

Information to identify the case:

Debtor 1 Jaime A Lopez
First Name _____ Middle Name _____ Last Name _____
Debtor 2
(Spouse, if filing)
First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court District of New Jersey
Case number: 15-18403-SLM

Social Security number or ITIN xxx-xx-0234
EIN _____

Social Security number or ITIN _____
EIN _____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jaime A Lopez

7/6/20

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 6
United States Bankruptcy Court
District of New Jersey

In re:
Jaime A Lopez
Debtor

Case No. 15-18403-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 4
Total Noticed: 61

Date Rcvd: Jul 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2020.

db +Jaime A Lopez, 327 58th St, Apt. 3, West New York, NJ 07093-2101
cr +Coble Farm Homeowners, 301 N. Elm Street, Ste. 800, Greensboro, NC 27401-2260
cr +USAA Federal Savings Bank, c/o Weinstein & Riley, P.S., 260 W. 36th Street, 8th Floor, New York, NY 10018-7560
515493122 +CBCS, P.O. Box 2589, Columbus, OH 43216-2589
515493120 +Cap1/bstby, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
515493128 +Cobble Farm Homeowners Assoc., Attn: Lambeth Management & Realty, Inc., PO Box 8071, Greensboro, NC 27419-0071
515570484 +Coble Farm Homeowners Association, Attn: William P. Benjamin, 101 W. Friendly Avenue, Suite 500, Greensboro, NC 27401-2521
515493129 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
515493130 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
515493134 Great Lakes, PO Box 530229, Atlanta, GA 30353-0229
515493135 +Herbert Dougherty, Constable, P.O. Box 595, East Hanover, NJ 07936-0595
515493136 Higgins Benjamin, PLLC, 100 W. Friendly Ave., Suite 500, Greensboro, NC 27401
515493138 +Independent Bank, 5050 Poplar Ave Ste 2200, Memphis, TN 38157-2200
515493137 +Independent Bank, Attn: Bankruptcy, 5050 Poplar Ave; Suite 112, Memphis, TN 38157-0112
515576643 +Midland Credit Management, Inc as agent for, Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
515493143 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
(address filed with court: Nmac, 990 W 190th St, Torrance, CA 90502)
515493141 +Netcollection, 2774 N Cobb Parkwa, Kennesaw, GA 30152-3469
515592359 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245)
515493146 +State of New Jersey Division of Taxation, Revenue Processing Center, PO Box 111, Trenton, NJ 08645-0111
515493147 +Sunrise Credit Service, 234 Airport Plaza Blvd S, Farmingdale, NY 11735-3938
515493149 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022
515493176 ++U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609
(address filed with court: Us Dept Of Education, Po Box 7202, Utica, NY 13504)
515603080 United States Department of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973
515493152 +Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860
515513147 +VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
515727548 +Wells Fargo Bank, N.A., P.O. Box 45038 MAC Z3057012, Jacksonville, FL 32232-5038
515606646 +Wells Fargo Bank, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 07 2020 00:32:48 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 07 2020 00:32:45 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515493115 +EDI: AMEREXPR.COM Jul 07 2020 03:43:00 American Express, Po Box 297871, Fort Lauderdale, FL 33329-7871
515493114 +EDI: BECKLEE.COM Jul 07 2020 03:43:00 American Express, Po Box 3001, 16 General Warren Blvd., Malvern, PA 19355-1245
515670812 EDI: BECKLEE.COM Jul 07 2020 03:43:00 American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515493119 EDI: BMW.COM Jul 07 2020 03:43:00 Bmw Financial Services, 5515 Parkcenter Cir, Dublin, OH 43017
515493118 EDI: BMW.COM Jul 07 2020 03:43:00 Bmw Financial Services, Attn: Bankruptcy Department, Po Box 3608, Dublin, OH 43016
515493116 +EDI: TSYS2.COM Jul 07 2020 03:43:00 Barclays Bank Delaware, Attn: Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801
515493117 +EDI: TSYS2.COM Jul 07 2020 03:43:00 Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
515493123 +E-mail/Text: ering@cbhv.com Jul 07 2020 00:32:42 CBHV, PO Box 3495, Toledo, OH 43607-0495
515493124 +EDI: RMSC.COM Jul 07 2020 03:43:00 CECRB/Rooms To Go, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
515493125 +EDI: RMSC.COM Jul 07 2020 03:43:00 CECRB/Rooms To Go, C/o Po Box 965036, Orlando, FL 32896-0001
515493126 EDI: CITICORP.COM Jul 07 2020 03:43:00 Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 20363, Kansas City, MO 64195
515493127 +EDI: CITICORP.COM Jul 07 2020 03:43:00 Citibank Sd, Na, 701 E 60th St N, Sioux Falls, SD 57104-0493
515518178 EDI: DISCOVER.COM Jul 07 2020 03:43:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
515493131 +EDI: FSAE.COM Jul 07 2020 03:43:00 First Source Advantage, 205 Bryant Woods South, Buffalo, NY 14228-3609
515493133 +EDI: RMSC.COM Jul 07 2020 03:43:00 GECRB/Amazon, Po Box 965015, Orlando, FL 32896-5015

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User: admin
Form ID: 3180W

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Total Noticed: 61

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

515493132 +EDI: RMSC.COM Jul 07 2020 03:43:00 GECRB/Amazon, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
515493139 EDI: IRS.COM Jul 07 2020 03:43:00 Internal Revenue Service (IRS), Department of Treasury, P.O. Box 7346, Philadelphia, PA 19101-7346
515493140 +E-mail/Text: egssupportservices@lorica.com Jul 07 2020 00:32:57 NCO Financial Systems Inc., 4740 Baster Road, PO Box 1020, Dept. 806, Horsham, PA 19044-8020
515720787 EDI: PRA.COM Jul 07 2020 03:43:00 Portfolio Recovery Associates, LLC, c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541
515493144 +EDI: NAVIENTFKASMSERV.COM Jul 07 2020 03:43:00 Sallie Mae, Po Box 9655, Wilkes-barre, PA 18773-9655
515493148 +EDI: RMSC.COM Jul 07 2020 03:43:00 Syncb/kawasaki, C/o 900 Concourse Dr, Rapid City, SD 57703-4762
515711922 EDI: RMSC.COM Jul 07 2020 03:43:00 Synchrony Bank, Attn: Bankruptcy Department, PO Box 530912, Atlanta, GA 30353-0912
515517548 +E-mail/Text: bncmail@w-legal.com Jul 07 2020 00:32:56 USAA FEDERAL SAVINGS BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515493198 +EDI: USAA.COM Jul 07 2020 03:43:00 USAA Federal Savings Bank, 10750 Mcdermott Fwy, San Antonio, TX 78288-1600
515493206 EDI: USAA.COM Jul 07 2020 03:43:00 USAA Federal Savings Bank, Po Box 47504, San Antonio, TX 78265
515493151 +EDI: URSI.COM Jul 07 2020 03:43:00 United Recovery Systems, PO Box 722929, Houston, TX 77272-2929
515493150 +EDI: URSI.COM Jul 07 2020 03:43:00 United Recovery Systems, 5800 North Course Drive, Houston, TX 77072-1613
515493154 +EDI: ECMC.COM Jul 07 2020 03:43:00 Us Dept Of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
515493214 +EDI: USAA.COM Jul 07 2020 03:43:00 Usaa Savings Bank, 10750 Mc Dermott, San Antonio, TX 78288-1600
515493216 E-mail/Text: vci.bkcy@vwcredit.com Jul 07 2020 00:32:56 Volkswagen Credit Inc, 1401 Franklin Blvd, Libertyville, IL 60048
515493215 +E-mail/Text: vci.bkcy@vwcredit.com Jul 07 2020 00:32:56 Volkswagen Credit Inc, National Bankruptcy Services, 9441 Lbj Freeway, Suite 250, Dallas, TX 75243-4640
515493218 +EDI: WFFC.COM Jul 07 2020 03:43:00 Wells Fargo Hm Mortgag, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 34

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Wells Fargo Bank, N.A.
515493121* +Cap1/bstby, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
515493142* ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
(address filed with court: Nmac, Attn: bankruptcy, 8900 Freeport Parkway, irving, TX 75063)
515493145* +Sallie Mae, Po Box 9655, Wilkes-barre, PA 18773-9655
515493182* ++U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609
(address filed with court: Us Dept Of Education, Po Box 7202, Utica, NY 13504)
515493183* ++U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609
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515493196* ++U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609
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515493197* ++U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609
(address filed with court: Us Dept Of Education, Po Box 7202, Utica, NY 13504)
515493177* ++U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609
(address filed with court: Us Dept Of Education, Po Box 7202, Utica, NY 13504)

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 61

Date Rcvd: Jul 06, 2020

***** BYPASSED RECIPIENTS (continued) *****

515493178* ++U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609
(address filed with court: Us Dept Of Education, Po Box 7202, Utica, NY 13504)
515493179* ++U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609
(address filed with court: Us Dept Of Education, Po Box 7202, Utica, NY 13504)
515493180* ++U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609
(address filed with court: Us Dept Of Education, Po Box 7202, Utica, NY 13504)
515493181* ++U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609
(address filed with court: Us Dept Of Education, Po Box 7202, Utica, NY 13504)
515493199* +USAA Federal Savings Bank, 10750 Mcdermott Fwy, San Antonio, TX 78288-1600
515493200* +USAA Federal Savings Bank, 10750 Mcdermott Fwy, San Antonio, TX 78288-1600
515493201* +USAA Federal Savings Bank, 10750 Mcdermott Fwy, San Antonio, TX 78288-1600
515493202* +USAA Federal Savings Bank, 10750 Mcdermott Fwy, San Antonio, TX 78288-1600
515493203* +USAA Federal Savings Bank, 10750 Mcdermott Fwy, San Antonio, TX 78288-1600
515493204* +USAA Federal Savings Bank, 10750 Mcdermott Fwy, San Antonio, TX 78288-1600
515493205* +USAA Federal Savings Bank, 10750 Mcdermott Fwy, San Antonio, TX 78288-1600
515493207* USAA Federal Savings Bank, Po Box 47504, San Antonio, TX 78265
515493208* USAA Federal Savings Bank, Po Box 47504, San Antonio, TX 78265
515493209* USAA Federal Savings Bank, Po Box 47504, San Antonio, TX 78265
515493210* USAA Federal Savings Bank, Po Box 47504, San Antonio, TX 78265
515493211* USAA Federal Savings Bank, Po Box 47504, San Antonio, TX 78265
515493212* USAA Federal Savings Bank, Po Box 47504, San Antonio, TX 78265
515493213* USAA Federal Savings Bank, Po Box 47504, San Antonio, TX 78265
515493153* +Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860
515493155* +Us Dept Of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
515493156* +Us Dept Of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
515493157* +Us Dept Of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
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515493162* +Us Dept Of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
515493163* +Us Dept Of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
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515493170* +Us Dept Of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
515493171* +Us Dept Of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
515493172* +Us Dept Of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
515493173* +Us Dept Of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
515493174* +Us Dept Of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
515493175* +Us Dept Of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
515493217* +Volkswagen Credit Inc, National Bankruptcy Services, 9441 Lbj Freeway, Suite 250,
Dallas, TX 75243-4640

TOTALS: 1, * 61, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked ++ were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 08, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 6, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Brian C. Nicholas on behalf of Creditor VW Credit Leasing, Ltd. bnicholas@kmllawgroup.com,
bkgroup@kmllawgroup.com

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 61

Date Rcvd: Jul 06, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Charles H. Jeanfreau on behalf of Creditor USAA Federal Savings Bank
charles.jeanfreau@mccalla.com, BNCmail@w-legal.com
Denise E. Carlon on behalf of Creditor VW Credit Leasing, Ltd. dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Justin M Gillman on behalf of Debtor Jaime A Lopez ecf@gbclawgroup.com,
R47252@notify.bestcase.com,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com
Marie-Ann Greenberg magecf@magtrustee.com

TOTAL: 6